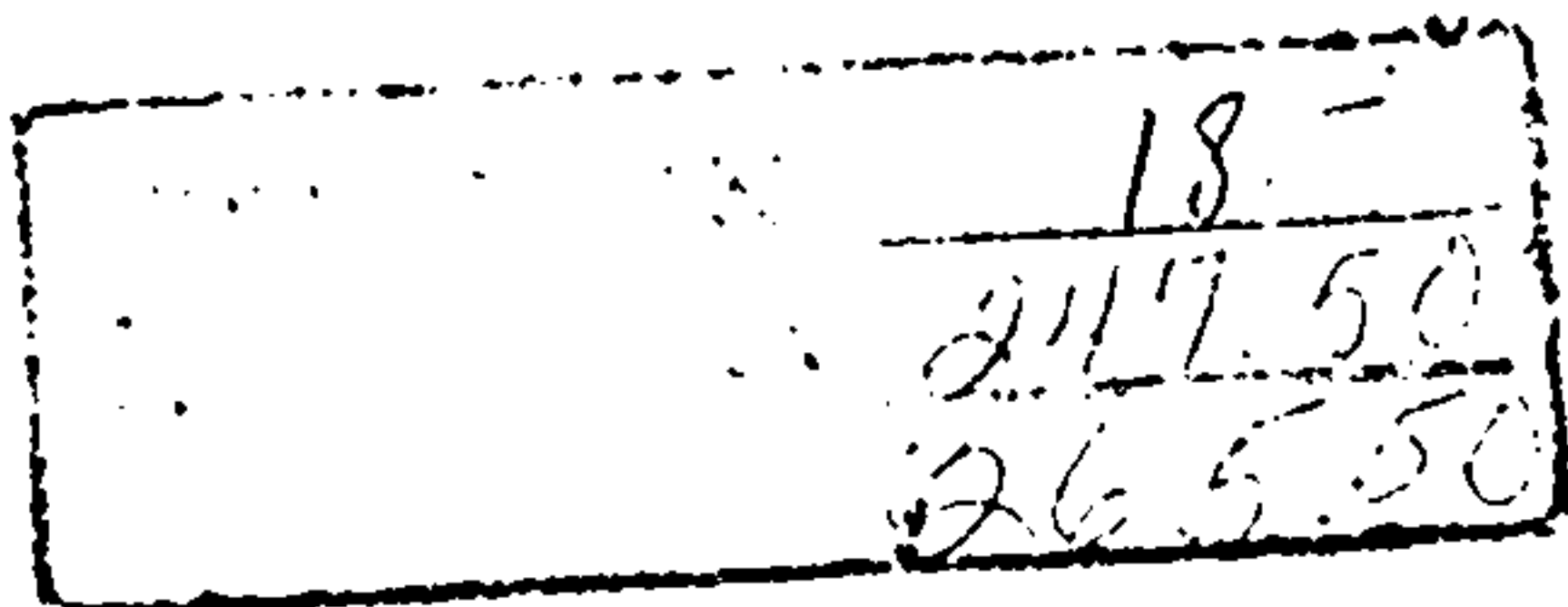


DEED OF TRUST

Rec'd for Record Dec. 8 1977 At 123 O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, CLKTHIS PURCHASE MONEY DEED OF TRUST is made this 22nd day of November 1977, among the Grantor, FRANCES M. HESSONG, ROBERT HURLEY and BARBARA HURLEY..... (herein "Borrower"), EDWIN M. HURD and
DAVID C. McELROY (herein "Trustee"), and the Beneficiary,
BALTIMORE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the
United States of America, whose address is Fayette and St. Paul Streets, Baltimore, Maryland 21202 (herein "Lender").BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and
conveys to Trustee, in trust, with power of sale, the following described property located in the Thurmont Election
District of Frederick County, State of Maryland: SEC -8-77 * 22487BEGINNING at a point in the center of the State Road (U.S. 15), and
running thence in the center of said road, north 26 degrees east, 100
feet; thence north 61.5 degrees west, 29 perches; thence south 32.85
degrees west, 100 feet; thence south 61.5 degrees east, 29 perches, more
or less, to the place of beginning, containing 1.098 acres, more or
less.BEING the same lot of ground which by Deed dated of even date herewith
and recorded or intended to be recorded among the Land Records of Frederick
County immediately prior hereto was granted and conveyed by Frances M.
Hessong unto the Borrowers herein.

Said property being in fee simple.

SAVING AND EXCEPTING that portion in the rear conveyed to the State of
Maryland in Book 546, page 466.which has the address of Route 3, Box 100, Thurmont, Frederick County, Maryland 21788.
[Street] [City]Maryland 21788. (herein "Property Address");
[State and Zip Code]

The aforesaid property having been purchased in whole or in part with the sums secured hereby.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such
rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or
hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be
and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property
(or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated of even date
herewith (herein "Note"), in the principal sum of Thirty Seven Thousand Six Hundred and
00/100 (\$37,600.00) Dollars, with interest thereon, providing for monthly installments
of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
December 1, 2002; the payment of all other sums, with interest thereon, advanced
in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and
agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made
to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey
the Property, that the Property is unencumbered, and that Borrower will warrant and defend specially the title to the
Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of
exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.Exhibit 'A'
Julia Oct 26, 1977